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The Purpose of this Preliminary Damage Assessment Field Guide

This field guide has been designed to serve as a quick reference tool to be utilized when conducting local damage assessment for homes and businesses.

Inside you will find listed the 4 Degrees of Damage; the State's criteria for seeking an Individual Assistance Declaration and tips--things to do, things to remember. In addition illustrations have been provided and offer examples of the different degrees of damage for wind, flood and fire.

Why Do Damage Assessment?

Conducting a damage assessment enables ADEM to:

- Determine the severity and magnitude of the event.
- Quantify homes and businesses impacted by the disaster.
- Determine whether state resources will be sufficient to effectively recover from the event.

Damage Assessment Must Be Detailed and Accurate

- ➤ The data collected will be analyzed to determine if supplemental assistance will be needed from Federal agencies.
- ➤ If necessary, the State will request a joint preliminary damage assessment with the Federal Emergency Management Agency (FEMA) and/or the Small Business Administration (SBA).

There are 4 degrees of damage:

- ➤ Destroyed
- ➤ Major
- ➤ Minor
- > Affected

State's criteria for requesting Individual Assistance from FEMA and/or SBA.

SBA

"There must be a minimum of twenty-five (25) homes and/or businesses with a minimum of 40% uninsured *damages." 13CFR 123.3(3)(i)

<u>FEMA</u> 44CFR206.48(b)

*Note: Uninsured or under insured for the type of event (i.e. flood and flood insurance)

DO's

Conduct visual inspection to verify damages and document them.

Determine if the resident is primary.

Use good judgement when discussing damages with property owner, and manage their expectations.

Determine extent of insurance coverage (i.e., homeowner's policy vs. flood insurance).

Include impact to businesses in your survey.

Current assessment reports should be as accurate as possible. Exaggerating the amout of damage will be detrimental during a joint PDA.

REMEMBER

Focus on degrees of damage and habitability. Do not become preoccupied with property value.

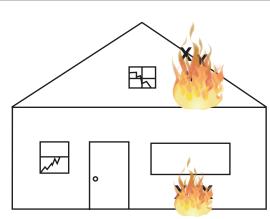
Look for waterline or debris line to determine depth of water.

Only report disaster-related damages. Deferred maintenance and/or pre-existing damage should not be included in your assessment.

Based on criteria, make an informed judgment call.

PDA Process Flow Chart

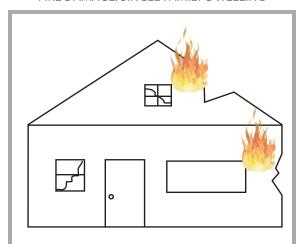
- PDA Team Members Identified and Notified of Situation.
- PDA Team Member Internal Pre-deployment Briefing.
- County Officials PDA Orientation Meeting.
- Counduct PDA.
- > PDA Out Briefing.
- PDA Recommendation for Next Steps.



Examples:

- ➤ Some shingle damage
- ➤ Smoke damage
- ➤ Cosmetic damage to siding
- ➤ Repairable

AFFECTED



Examples:

- ➤ One (1) wall damaged
- > Section of roof missing or damaged

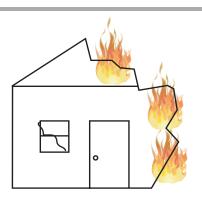
MINOR



Examples:

➤ Substantial structural damage to walls, roof, etc.

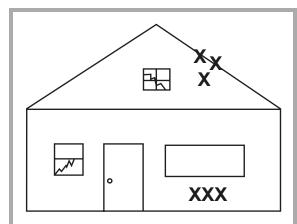
MAJOR



Examples:

- ➤ Total Loss
- > Structure is compromised
- ➤ Not repairable

DESTROYED



Examples:

- ➤ Some shingle damage
- > Few broken windows
- ➤ Cosmetic damage to siding
- ➤ Repairable

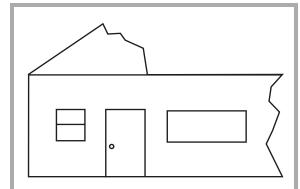
AFFECTED



Examples:

- ➤ One (1) wall damaged
- > Section of roof missing or damaged
- ➤ Repairable

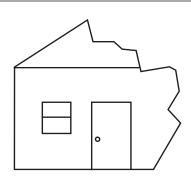
MINOR



Examples:

- ➤ Substantial structural damage to walls, roof, etc.
- ➤ Repairable

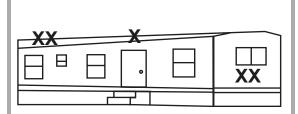
MAJOR



Examples:

- > Total Loss
- > Structure is compromised
- ➤ Not repairable

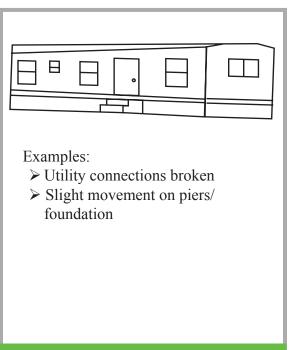
DESTROYED

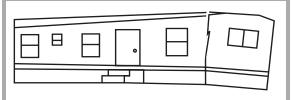


Examples:

➤ Minor dents to roof or siding

AFFECTED

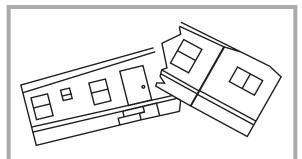




Examples:

- ➤ Wall and roof damage
- ➤ Shifted on piers/foundation

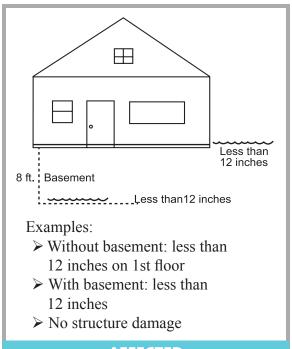
MAJOR

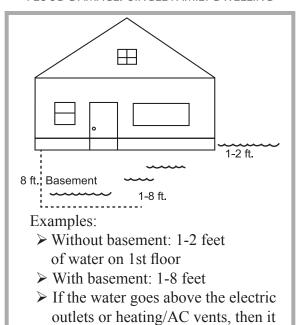


Examples:

- ➤ Total Loss
- ➤ Bent Frame
- ➤ Buckled walls, roof

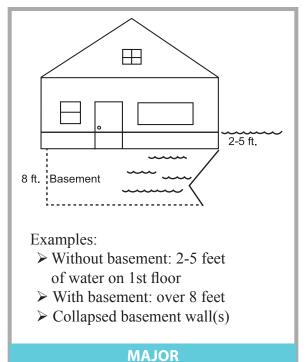
DESTROYED

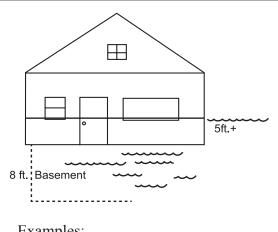




MINOR

should be counted as a major

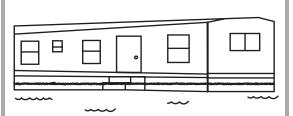




Examples:

- > Over 5 feet of water on 1st floor
- ➤ Basement full and over 2 feet of water on 1st floor

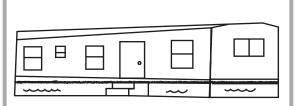
DESTROYED



Examples:

- ➤ Water standing under or around mobile home, but not touching the bottom board
- ➤ Indication of water being around mobile home, but not touching the bottom board following a flash flood

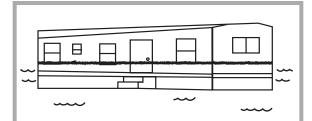
AFFECTED



Examples:

- ➤ Utilities flooded
- ➤ Piers/foundation shifted
- ➤ Water touched or soaked at the bottom board, but did not enter the primary living area

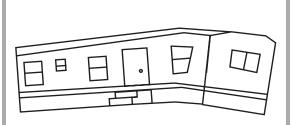
MINOR



Examples:

- ➤ Water soaked bottom board and the primary living area
- Piers/foundation washed out or away

MAJOR



Examples:

- ➤ Washed off piers/foundation
- > Frame bent or twisted
- Mobile home has turned over on its side/top
- ➤ 4 feet + water above floor level

DESTROYED

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